

In re:
Robert E. Poet
Debtor

Case No. 22-10978-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: May 12, 2022

Form ID: 3091

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2022:

Recip ID	Recipient Name and Address
db	+ Robert E. Poet, 41 Caenarvon Lane, Haverford, PA 19041-1048
ust	+ United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320 Philadelphia, PA 19107-4202
14689602	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14684397	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court., CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
14685589	+ Citizens Bank, N.A. s/b/m to Citizens, Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14684400	+ Coll Recv Sv, 29 Regency Plaza, Glen Mills, PA 19342-1001

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: msiddons@siddonslaw.com	May 12 2022 23:54:00	MICHAEL ALAN SIDDONS, Law Office of Michael Alan Siddons Esq, 230 N. Monroe Street, PO Box 403, Media, PA 19063
tr	+ Email/Text: bncnotice@ph13trustee.com	May 12 2022 23:54:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	May 12 2022 23:54:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 12 2022 23:54:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14684394	+ Email/Text: bncnotifications@phea.org	May 12 2022 23:54:00	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14684395	+ Email/Text: bky@americanprofit.net	May 12 2022 23:54:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
14684399	Email/Text: Bankruptcy.RI@Citizensbank.com	May 12 2022 23:54:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14684413	Email/Text: Bankruptcy.RI@Citizensbank.com	May 12 2022 23:54:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14684396	+ EDI: CAPITALONE.COM	May 13 2022 03:53:00	Capitalone, Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14686081	+ EDI: DISCOVER.COM	May 13 2022 03:53:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
14684401	+ Email/Text: camanagement@mtb.com	May 12 2022 23:54:00	Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
14684398	EDI: JPMORGANCHASE	May 13 2022 03:53:00	Chase Mortgage, Chase Records Center/Attn:

District/off: 0313-2

User: admin

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Date Rcvd: May 12, 2022

Form ID: 309I

Total Noticed: 26

			Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14684402	Email/Text: camanagement@mtb.com	May 12 2022 23:54:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14684417	Email/Text: camanagement@mtb.com	May 12 2022 23:54:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14687259	+ Email/Text: bankruptcydpt@mcmcg.com	May 12 2022 23:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14684403	+ Email/Text: bankruptcydpt@mcmcg.com	May 12 2022 23:54:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14684404	+ Email/Text: bncnotifications@pheaa.org	May 12 2022 23:54:00	PHEAA/HCB, Attn: Bankruptcy, Po Box 8147, Harrisburg, PA 17105-8147
14684405	EDI: PRA.COM	May 13 2022 03:53:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14688910	EDI: PENNDEPTREV	May 13 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14688910	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 12 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14684406	+ EDI: RMSC.COM	May 13 2022 03:53:00	Syncb/Lord & Taylor, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14684407	*+	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14684408	*+	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
14684410	*P++	CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577, address filed with court:, CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059
14684412	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14684409	*+	Capitalone, Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14684414	*+	Coll Recv Sv, 29 Regency Plaza, Glen Mills, PA 19342-1001
14684415	*+	Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
14684411	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14684416	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14684418	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14684419	*+	PHEAA/HCB, Attn: Bankruptcy, Po Box 8147, Harrisburg, PA 17105-8147
14684420	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14684421	*+	Syncb/Lord & Taylor, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

User: admin

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Date Rcvd: May 12, 2022

Form ID: 309I

Total Noticed: 26

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javidianlaw.com, coleen@javidianlaw.com
MICHAEL ALAN SIDDONS	on behalf of Debtor Robert E. Poet msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecfg@gmail.com;ecf@ca sedriver.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1:	Robert E. Poet		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-10978-elf		
	Social Security number or ITIN: xxx-xx-5906		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 13 4/14/22		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert E. Poet	
2. All other names used in the last 8 years		
3. Address	41 Caenarvon Lane Haverford, PA 19041	
4. Debtor's attorney Name and address	MICHAEL ALAN SIDDONS Law Office of Michael Alan Siddons Esq 230 N. Monroe Street PO Box 403 Media, PA 19063	Contact phone 484-614-6546 Email: msiddons@siddonslaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/12/22

For more information, see page 2

Debtor **Robert E. Poet**

Case number **22-10978-elf**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 22, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 8/21/22 Filing deadline: 6/23/22 Filing deadline: 10/11/22 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$5,600.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/26/22 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	